



**Life Insurance Association
Singapore**

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Your Guide to the
**Nomination
of Insurance Nominees**
2015

An initiative of



MoneySENSE

A National Financial Education Programme for Singapore

Your Guide to the Nomination of Insurance Nominees

This Guide is published by the Life Insurance Association (LIA), Singapore, in conjunction with the introduction of provisions in the Insurance Act for the nomination of insurance nominees.

The information in this consumer guide is for general guidance and should not be relied on as a substitute for seeking legal or financial advice concerning your individual circumstances.

You should direct your inquiries to your insurance company.

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Introduction

The introduction of the Insurance Nomination law from 1 September 2009 under the Insurance Act gives policyowners of life policies or accident and health insurance policies with death benefits, or those intending to buy such policies, a clear and affordable legal means to distribute the policy benefits to their nominees.

To make a nomination over a policy, the policyowner must be the life assured under the policy and at least 18 years old.

Under the Insurance Nomination law, policyowners of life policies or accident and health insurance policies with death benefits are given two options. You the policyowner can choose to make a trust nomination or a revocable nomination. This enables you to plan and decide to whom the proceeds from your policy will be distributed.

When the policyowner makes a trust nomination, the policyowner loses all rights to the ownership of the policy. The policyowner can only revoke a trust nomination with the consent of all nominees. By making a revocable nomination, the policyowner is free to change, add or remove nominees without their consent.

This Guide sets out the different features of trust nomination and revocable nomination, tells you how to make nominations and what your responsibilities are under the two types of nominations.

Application of the beneficiary nomination framework under the Insurance Act ("Insurance Nomination Law") to Various Types of Policies

The Insurance Nomination law applies to life policies or accident and health policies with death benefits which are governed by Singapore law and issued by insurance companies licensed in Singapore. The supplementary plan or rider attached to such a policy will follow the main policy in respect of eligibility for nomination. Muslim policyowners can also make nominations¹.

If you use Central Provident Fund (CPF) moneys to pay for policies, you must retain complete control of your retirement funds for as long as you are alive.

This explains why trust nomination is not allowed for CPF Investment Scheme (CPFIS) and Dependents Protection Scheme (DPS) policies as the policyowner (the CPF member) will no longer have control over the proceeds of such policies during his or her lifetime.

As for Minimum Sum Scheme (MSS) annuities, both trust nominations and revocable nominations are not allowed as any residual moneys from the policy upon the policyowner's death or upon his termination of the policy, have to be refunded to his Retirement Account with the Central Provident Fund Board for distribution in accordance with the law.

In the case of Minimum Sum Plus Scheme (MSPS) annuities, since it is paid for by using the CPF member's withdrawable CPF moneys, it is considered to be no different from non-CPF funded policies. Thus, both revocable and trust nominations are allowed for MSPS annuities.

Similar to CPFIS policies, trust nomination is not allowed for policies bought under the Supplementary Retirement Scheme (SRS). The use of SRS savings is restricted to products that have the potential of growing one's own pool of retirement savings. Policies with trust nomination do not fulfill this criterion as the policyowner will no longer have control over the proceeds of such products during his or her lifetime.

Trust nomination is also not allowed for ElderShield Supplementary policies and Integrated Shield plans. The objective of providing for long term care needs for oneself and insuring against catastrophic illnesses will not be met, should trust nomination be adopted for these type of policies, as all claims will have to be paid directly by the insurance company to his nominees, and not to the healthcare provider or to him.

¹ Muslim policyowners may make both trust and revocable nominations over their life policies or accident and health insurance policies with death benefits. For revocable nominations, a FATWA (religious ruling) issued on 21 March 2012 states that revocable insurance nomination is a contemporary form of *hibah*, and can be accepted. For details of the FATWA, please go to www.muis.gov.sg

Making a nomination is not compulsory. However, the purpose of having the Insurance Nomination law is to provide you the policyowner with an affordable legal means of distributing the policy benefits to your nominees.

If no nomination or Will is made, the insurance company may pay up to \$150,000 of the policy proceeds to any person who is considered a "proper claimant"² under Section 61 of the Insurance Act. Any remaining amount above \$150,000 will be paid to the executor(s) named under a Grant of Probate or administrator(s) named under a Grant of Letters of Administration.

If no nomination has been made but you have made a Will and notified your insurance company of the Will, the proceeds of the policy will be distributed according to your Will.

When considering what Type of Nomination to make

The purpose in making a nomination is that you want to ensure the policy proceeds are paid out to the right person(s) at the right time and in the right amount(s).

Types of Policies	Is Trust Nomination allowed?	Is Revocable Nomination allowed?
Cash-funded Policies		
Life Policy	Yes	Yes
A&H Policy with Death Benefit	Yes	Yes
Policies under CPF Schemes		
MSS Annuity	No	No
MSPS Annuity (cash-funded)	Yes	Yes
CPFIS Policy	No	Yes
DPS Policy	No	Yes
Others		
SRS Policy	No	Yes
ElderShield Supplementary Policy	No	Yes
Integrated Shield Plan	No	Yes ³

Key

A&H : Accident & Health

CPF : Central Provident Fund

MSS : Minimum Sum Scheme

MSPS : Minimum Sum Plus Scheme

CPFIS : CPF Investment Scheme

DPS : Dependants Protection Scheme

SRS : Supplementary Retirement Scheme

² Proper claimants are defined in the Insurance Act as the "widower, widow, parent, child, brother, sister, nephew or niece of the deceased" or "executor of the estate of the deceased".

³ Even though revocable nomination is allowed for Integrated Shield plans under Insurance Act, revocable nominations may not be relevant since such plans are mainly meant to cover medical claims which will usually be paid directly by the insurer to the healthcare provider and the death benefit under most plans is a waiver of deductible/co-insurance.

I just can't decide who I should name as my nominee!

The spirits have spoken.
Nominate me!



I want to be sure the moneys from my policy are paid to the person(s) I wish to benefit, at the right time and in the right amount(s).

Trust Nomination

When you the policyowner make a trust nomination at the time of buying a policy or at any time after the policy is issued, **you will lose all rights to the ownership of the policy. This means that all proceeds (living benefits and death benefits) from the policy now belong to the nominees you named.** While you are still obliged to pay the premiums for the policy, all the benefits of the policy belong to the nominees.

Only policyowners who are at least 18 years old may make a trust nomination.

You need to get the **written consent** of all nominees (and for nominees below 18 years old, the consent of the parent/legal guardian who is not the policyowner), or of a trustee who is not the policyowner **before** you may:

- make any change to the policy,
- revoke the trust nomination,
- take a loan under the policy, or
- surrender the policy.

In the event of any bankruptcy, the policy proceeds are generally protected from creditors.

Given the inflexibility of a trust nomination, you should only consider making such a nomination if you are prepared to give away the insurance policy proceeds completely to the nominees. You must also be aware that you will not be able to unilaterally change your nomination(s) later on, even if your family circumstances have undergone change.

Please? I did not realise... You own all the benefits under the insurance policy now!



In making a trust nomination, I give away all rights and benefits under my policy to my nominee(s).

Trust Nomination Form

Use a prescribed Trust Nomination Form to make a trust nomination over the policy. Copies of the various Nomination Forms can be obtained from your insurance company.

You must complete the form in full with accurate information in the presence of two adult witnesses who must be at least 21 years old. They must not be any of your nominees or the spouse of any of your nominees.

You may nominate only your spouse and/or children.

You must name a trustee or trustees who are at least 18 years of age. The trustee can be changed at any time, subject to the prevailing law. A nominee can also be a trustee.

You can name yourself as the trustee but you cannot receive the policy proceeds or give consent for revocation of the nomination on behalf of the nominees. Only another trustee can do so.

You must specify the percentage share of the policy proceeds that each nominee is to receive. The total of the percentages you specify for all the nominees you have named must add up to 100 per cent of the policy proceeds.

Payment of Proceeds

To ensure that your nominees receive the benefits from the policy, you **must notify** your insurance company and send your completed Trust Nomination Form to the company.

All benefits from the policy, both living benefits (e.g. critical illness payout) and death benefit, will be released to your nominees.

If you name a trustee other than yourself, the proceeds can be paid to this trustee. If you name yourself as the only trustee, the proceeds will be paid to the nominees who are 18 years old and above and to parents/legal guardians (who must not be the policyowner) of nominees below 18 years of age.

To be sure my nominee receives the benefits,
I am NOTIFYING you of my nomination.



For the nomination to be effective, I need to notify my insurance company and enclose the Nomination Form I have just filled in.

When a Nominee dies before the Policyowner

When a nominee dies before the policyowner, his share of the policy proceeds will go to the nominee's estate.

Revoking a Trust Nomination

Use a prescribed Revocation of Trust Nomination Form to get the written consent of a trustee who is not the policyowner, or of every nominee. You **must notify** your insurance company and send your completed Revocation of Trust Nomination Form to the company.

Copies of the various Nomination Forms can be obtained from your insurance company.

You can revoke a trust nomination if all your nominees at least 18 years old give consent. If your nominee or one of your nominees is below 18 years old, you must get the written consent of the parent/legal guardian who is not the policyowner. Alternatively, you can get the consent of a trustee who is not the policyowner.

If a nominee dies before you, the nomination may only be revoked with the consent of a trustee who is not the policyowner. Otherwise that portion of the proceeds becomes part of his estate for distribution according to the deceased's Will or if he has not made a Will, according to the Intestate Succession Act.

Once the trust nomination has been properly revoked, you can then make a new trust nomination or revocable nomination over the policy.

Before you can get their consent in writing, can you identify all your current nominees?



To revoke (i.e. undo) a trust nomination, I need the consent of a trustee other than myself, or of every nominee.

Revocable Nomination

When you the policyowner make a revocable nomination, you will continue to retain full rights and ownership over the policy. This means that you can change or revoke a nomination at any time without needing the consent of the nominee or nominees.

Only policyowners who are at least 18 years old may make a revocable nomination.

Only death benefits from the policy will be payable to the nominees. All living benefits will be paid to you.

I can do anything to my policy,
my nominees cannot stop me!
All the living benefits, except
the death benefits, belong to me!!



Revocable nominations

Revocable Nomination Form

The prescribed Revocable Nomination Form is a legal document you use as the basis for distributing the money that the insurance company pays from your policy after your death.

Copies of the various Nomination Forms can be obtained from your insurance company.

Payment of Proceeds

To ensure that your nominees receive the benefits from the policy, you **must notify** your insurance company and send your completed Revocable Nomination Form to the company.

Living benefits such as the benefit to be paid to you should you come down with a critical illness will be made to you. On your death, the remaining death proceeds, if any, will be paid directly to the nominees.

If any of the nominees are below 18 years old, the proceeds will be paid to the parent or legal guardian.

When a Nominee dies before the Policyowner

If there is only one nominee, a revocable nomination will automatically be revoked on the death of the nominee. If there is more than one nominee, a revocable nomination will automatically be revoked on the death of all nominees.

If there is one surviving nominee, all the deceased nominees' shares will be added to the surviving nominee's share of the death benefits.

If there is more than one surviving nominee, each deceased nominee's share will be added to each surviving nominee's share **in proportion to** each surviving nominee's initial share. This amount is calculated according to the formula prescribed by the Insurance Nomination law.



If one of my nominees dies before me, his share will be added to each surviving nominee's share of the benefits.

Changing a Revocable Nomination

At some point after making a revocable nomination, you may wish to change your nomination. This may be owing to reasons such as a divorce or the birth of a new child.

Since you retain full rights and ownership over the policy, you may revoke (undo) your existing nomination and make another new nomination at any time.

Copies of the various Nomination Forms can be obtained from your insurance company.

Use a prescribed Revocation of Revocable Nomination Form. Complete the Revocation of Revocable Nomination Form in full with accurate information in the presence of two adult witnesses who must be at least 21 years old.

You **must notify** your insurance company and send your completed Revocation of Revocable Nomination Form and completed (new) Nomination Form to the company.

Application to Other Types of Policies

Group Insurance

Group insurance covers a group of people under one master policy.

Typically, a group insurance policy is bought by an organisation such as your employer for the benefit of its individual employees. The insurance company issues the master policy contract to the organisation; thus the organisation becomes the policyowner.

As an individual employee, you do not have a policy with the insurance company, but the benefits of the master policy will go to you as a form of employee benefit.

As the policyowner (the organisation) is not also the life assured in such cases, insurance nomination is not allowed over group insurance policies.

In any event, most group insurance policies are to be renewed once every year, which means the organisation can decide to change from one insurance company to another. An employee may move on to another job, which means his group insurance coverage may also change from one insurance company to another.

Under such a fluid structure, insurance nomination may not be appropriate.

Existing Policies

If you have one or more policies you bought before the operation of the Insurance Nomination law, do take note of the following information:

- If you had never made any nomination on your policy, you can now make a trust or revocable nomination under the Insurance Nomination law.
- If you had named your spouse and/or children as nominees, your policy falls under Section 73 of the Conveyancing & Law of Property Act (CLPA) and these nominees will continue to be recognised. The Insurance Nomination law has no impact as it does not apply retrospectively. If you believe there are special circumstances in your case, you should seek legal advice on the legal effect of your nominations.

You are advised in particular to seek legal advice if any of the following applies to you:

- If the nominees you named previously are **not** your spouse and/or children, your ability to make nominations under the new law will depend on the status of these nominations and the terms and conditions of your existing policy.
- If the nominees you named previously are your spouse and/or children **and** some other persons or relatives, your ability to make nominations under the new law will depend on the status of these nominations and the terms and conditions of your existing policy.
- If the nominees you named previously are persons or relatives **other than** your spouse and/or children and you subsequently changed those nominees or added others, your ability to make nominations under the new law will depend on the status of these nominations and the terms and conditions of your existing policy.

NTUC Income Policies

NTUC Income is an insurance cooperative and is governed by both the Cooperative Societies Act ("CSA") and the Insurance Act.

If you have made a nomination under the CSA and you now wish to change it, please contact NTUC Income for assistance.

Appendices

Differences between Trust Nomination and Revocable Nomination

Considerations of the Policyowner	Trust Nomination	Revocable Nomination
Can I retain control over the policy for as long as I am alive?	No	Yes
Who gets the policy proceeds? - Living benefits - Death benefits	Nominees get both types of benefits.	Living benefits are paid to me. Nominees only get the death benefits.
Can I change my nomination by myself at any time?	No Nomination can be revoked only if any trustee who is not myself gives consent; or if the nominees all give consent.	Yes
Can I name one or more nominees who are not my spouse or children?	No Only spouse and/or children can be nominated.	Yes Any legal entity (i.e. individual, association or corporation), including spouse and/or children, can be nominated. Nomination of an animal is an invalid nomination.
Can I make a Will after having made an earlier nomination?	The Will has no impact on the earlier trust nomination. Once a trust nomination is made, the policy no longer belongs to the policyowner. As such, he cannot give it away under his Will as he can only give away property under the Will which still belongs to him.	The earlier revocable nomination is revoked by the Will. <i>Note:</i> The insurance company will pay according to the latest properly executed instrument (be it a revocable nomination or a Will) that is known to the insurance company at the time of the policyowner's death.
What happens if my nominee dies before me?	Policy proceeds passes to the estate of the deceased nominee.	If only one nominee is named, the nomination is revoked; in all other cases, the surviving nominees share in the deceased's portion.
Are the policy proceeds protected against claims from creditors in the event of bankruptcy?	Yes	No ²

² However, for CPFIS policies which have not been withdrawn under Section 15 of the CPF Act, the living proceeds of such policies are protected against claims from creditors.

Differences between Trust Nomination Form and Revocable Nomination Form

Your nomination form will be valid if the requirements for each type of nomination are met.

Trust Nomination Form (prescribed by the Insurance Nomination law)	Revocable Nomination Form (prescribed by the Insurance Nomination law)
Use a Trust Nomination Form to make a trust nomination over the policy.	Use a Revocable Nomination Form to make a revocable nomination over the policy.
You must complete the form in full with accurate information in the presence of two adult witnesses who must be at least 21 years old. They must not be any of your nominees or the spouse of any of your nominees.	
You may nominate only your spouse and/or children.	You may nominate any legal entity, be it individual, association or corporation; or your spouse and/or children. Nomination of an animal is an invalid nomination.
<p>You must name a trustee or trustees who are at least 18 years of age. The trustee can be changed at any time, subject to the prevailing law. A nominee can also be a trustee.</p> <p>You can name yourself as the trustee but you cannot receive the policy proceeds or give consent for revocation of the nomination on behalf of the nominees. Only another trustee can do so.</p>	Trustee is not required.
You must specify the percentage share of the policy proceeds that each nominee is to receive. The total of the percentages you specify for all the nominees you have named must add up to 100 per cent of the policy proceeds.	

Checklist for Filling in a Nomination Form

- Decide who you want to name as your nominee or nominees.
- Use the right form; there is a prescribed Trust Nomination Form, and a prescribed Revocable Nomination Form.
- Specify the proportion of benefits you want each nominee to receive, ensuring they all add up to 100 per cent of the policy proceeds.
- Ensure all information on each nominee is accurate.
- Ensure details of the policy are accurate.
- Ensure the witnesses and trustees, if any, meet the requirements set out in the Nomination Form.
- Ensure all the fields in the form are fully completed.
- Notify your insurance company that you have made a nomination and send them a copy of your Nomination Form.

List of Nomination Forms

Copies of the various Nomination Forms can be obtained from your insurance company.

Form 1: Trust Nomination

Form 2: Revocation of Trust Nomination

Form 3: Appointment, or Revocation of Appointment, of Trustee of Policy Moneys

Form 4: Revocable Nomination

Form 5: Revocation of Revocable Nomination

Form 6: Notice of Revocation of Revocable Nomination



人寿保险协会



保险

受益人提名

指南

2015



存钱有方
理财有道
全国财务教育计划

保 险 受 益 人 提 名 指 南

本指南由新加坡人寿保险协会 Life Insurance Association, Singapore (LIA) 出版发行，以配合新增设于《保险法令》Insurance Act 下有关保险受益人提名的条款。

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您应该向您的保险公司作相关查询。

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简介

从 2009 年 9 月 1 日起,《保险法令》下增设《保险提名法》,让寿险保单或意外事故和健康保单(含死亡利益)的投保人、或那些打算购买此类保单的人士,可通过明确且可承担的法律途径将保单权益分配给其受益人。

若要提名保单受益人,投保人必须是保单的生命被保险人,并且年龄至少满 18 岁。

根据《保险提名法》,寿险保单或意外事故和健康保单(含死亡利益)的投保人有两种选择。投保人可以选择做出信托提名或可撤销提名,以规划并安排保险金的分配事宜。

当投保人做出信托提名后,投保人则丧失对保单的所有权利。投保人仅能在所有受益人同意的情况下撤销信托提名。若投保人所做的是可撤销提名,则投保人无须征得受益人同意就可以自由地变更、添加或撤销受益人。

本指南列出信托提名和可撤销提名的不同特点,告知您如何做出提名以及您在两种类型提名下的相关责任。

保险受益人提名指南

保险法令《保险提名法》对各类保单的应用

《保险提名法》适用于受新加坡法律监管并由在新加坡拥有执照的保险公司所签发的寿险保单或意外事故和健康保单（含死亡利益）。此类保单的附加保单或附加条款将以主保单的提名资格为依据。¹回教投保人也能为其持有的保单进行提名。

如果您使用公积金 Central Provident Fund (CPF) 来支付保费，则您在其有生之年必须对个人的退休基金保持全权掌控。

这就说明了为什么信托提名不适用于 CPF 投资计划 CPF Investment Scheme (CPFIS) 和家属保障计划 Dependants Protection Scheme (DPS) 保单，因为投保人 (CPF 会员) 在其有生之年不再对该类保单的保险金拥有掌控权。

就最低存款计划 Minimum Sum Scheme (MSS) 年金来说，信托提名和可撤销提名均不适用，因为在投保人死亡或其终止保单时，其剩余保险金额都必须退还至其公积金退休户头中，以按照法律进行分配。

而对于最低增值存款计划 Minimum Sum Plus Scheme (MSPS) 年金来说，既然该年金是使用 CPF 会员的可提取公积金金额进行支付，则可视其为与非公积金给付保单相同。因此，可撤销提名和信托提名均适用于 MSPS 年金。

与 CPFIS 保单类似，信托提名不适用于退休补助计划 Supplementary Retirement Scheme (SRS) 下的保单。退休补助计划之基金的用途是限于对退休而储蓄的产品，信托提名的保单并不符合此标准，因为投保人在其有生之年不再对该类保单的保险金拥有掌控权。

信托提名也不适用于乐龄健保保额外保障计划 (Eldersshield Supplementary policies) 和私人综合健保计划 (Integrated Shield Plan) 下的保单。前者是专为投保人需要长期医疗护理服务而设的财务保障。后者则是协助投保人支付大笔的住院费。如果信托提名被允许的话，投保人将不能从这类健康保险产品得到保障。这是因为保险公司得把所有的利益分配给受益人，而不是医疗护理服务者或投保人。

¹ 对于寿险保单或意外事故和健康保单(含死亡利益)，回教投保人可以做出信托提名或可撤销提名。根据2012年3月21日发布的伊斯兰教令(FATWA)，在现今时代，可撤销提名的保单是礼物(hibah)之一，所以可被接受。关于更多详情，请上网址www.muis.gov.sg查询。

保险受益人提名指南

进行提名并非强制义务。但是，《保险提名法》的目的是向投保人提供可负担的法律渠道，以将保单权益分配给其受益人。

如果未做任何提名或立遗嘱的话，则保险公司可以向任何根据《保险法令》第 61 节被视为“适当索赔人”²的人士支付高达 \$150,000 的保险金。任何超出 \$150,000 的剩余金额将会支付给遗嘱验证书所指定的执行人或遗产管理书所指定的管理人。

如果您未做任何提名但已立下遗嘱而您有把立遗嘱的事告知保险公司，保险金则会按照遗嘱进行分配。

当考虑做出何种类型的提名时

您提名的目的是希望把保险金在适当的时间，以适当的金额支付给适当的人士。

保单类型	是否适用信托提名?	是否适用可撤销提名?
现金给付的保单		
寿险保单	是	是
含死亡利益的 A&H 保单	是	是
CPF 计划下的保单		
MSS 年金	否	否
MSPS 年金 (现金给付)	是	是
CPFIS 保单	否	是
DPS 保单	否	是
其它		
SRS 保单	否	是
乐龄健保保额外保障保单	否	是
私人综合健保计划	否	是 ³

简称

A&H: Accident & Health 意外事故和健康

CPF: Central Provident Fund 公积金

MSS: Minimum Sum Scheme 最低存款计划

MSPS: Minimum Sum Plus Scheme 最低增值存款计划

CPFIS: CPF Investment Scheme 公积金投资计划

DPS: Dependants Protection Scheme 家属保障计划

SRS: Supplementary Retirement Scheme 退休补助计划

² 适当索赔人在《保险法令》中定义为“死者的遗孀、遗孀、父母、子女、兄弟、姐妹、侄子或侄女”或“死者的遗产执行人”。

³ 在《保险法令》下，对于私人综合健保计划下的保单，投保人可进行撤销提名。但这并不适当。这是因为这类保单的目的是协助投保人支付住院费。费用是由保险公司直接付给医疗机构。根据大部分的计划，死亡利益则是“waiver of deductible/co-insurance”。

保 险 受 益 人 提 名 指 南

我无法决定我应该提名谁作
为我的受益人！

神灵已经说啦，
指定我为受益人！



**我要确保我的保险金在适当的时间，
以适当的金额支付给我所属意的受益人。**

信托提名

作为投保人，您在购买保单时或保单签发后的任何时间做出信托提名时，**您会丧失对保单所有权的全部权利。这意味着保单下的所有保险金(生存利益；死亡利益)现在属于您所指定的受益人**，但您仍须支付保单的保费，而保单的所有权益则属于受益人。

投保人至少年满 18 岁才能做出信托提名。

您需要获得所有受益人 [若受益人未满 18 岁，则需征得其父母/法定监护人 (不得是投保人) 的同意] 或投保人之外的信托人的**书面同意**，**才能：**

- 对保单做出任何变更，
- 撤销信托提名，
- 申请保单贷款，或
- 退保。

保险受益人提名指南

若任何破产情形发生，保险金通常会免受债权人追偿。

考虑到信托提名缺乏灵活性，如果您已准备好将保单的保险金完全赠予受益人，才应考虑做出该类提名。另外您必须认识到即使您的家境其后发生变化，您也无法单方面变更提名。

求求你！我之前并不知道……
你现在拥有我保单下的所有权益！



在作出信托提名后，我将保单下的所有权利和利益都转交给我的受益人。

信托提名表格

使用特定的“信托提名表格”来进行保单信托提名。您可向保险公司索取相关提名表格。

你必须在两名至少年满 21 岁的成年见证人在场情况下，正确完整地填写表格。见证人不得是您的任何受益人或受益人的配偶。

您可以仅提名您的配偶和/或子女。

您必须指定一名或多名至少年满 18 岁的信托人。按照现行法律，可以随时变更信托人。受益人也可以成为信托人。

保 险 受 益 人 提 名 指 南

您可以任命自己为信托人，但您不能获得保险金或代表受益人对提名的撤销表示同意。只有其他信托人才能这么做。

您必须指定每名受益人可获保险金的百分比份额。所有受益人的指定百分比份额的总数必须等同于保险金全额。

保险金支付

为确保您的受益人获得保单利益，您**必须通知**您的保险公司，并将填妥的“信托提名表格”呈交给保险公司。

保单的所有利益，包括生存利益（如严重疾病给付金）和死亡利益，都会发给您的受益人。

如果您指定了除您之外的信托人，则保险金会支付给该信托人。如果您指定自己为唯一的信托人，则保险金会支付给年满 18 岁以上的受益人以及未满 18 岁的受益人的父母/法定监护人（不得是投保人）。

为确保我的受益人能获得相关权益，
我现在通知您我已做出相关提名。



**若要使提名生效，我需要通知我的保险公司，
并附上我已填妥的“提名表格”。**

受益人先于投保人死亡

受益人若先于投保人死亡，其保险金份额会成为其遗产。

信托提名的撤销

使用特定的“信托提名的撤销表格”，以获得投保人之外的信托人或每一名受益人的书面同意。您**必须通知**您的保险公司，并将填妥的“信托提名的撤销表格”呈交保险公司。

您可向保险公司索取相关提名表格。

当您所有年满 18 岁的受益人都表示同意，您可以撤销信托提名。如果您的受益人或受益人之一未满 18 岁，您则须获得投保人之外的父母/法定监护人的书面同意。或者，您也可以获得投保人之外的信托人的同意。

如果受益人先于您死亡，则提名只有在获得投保人之外的信托人的同意后才能被撤销。另外，其所拥有的保险金份额将成为其遗产的一部分，且按照死者遗嘱进行分配，或者其若未立遗嘱，则按照《无遗嘱继承法》进行分配。

如果信托提名已适当撤销，则您可以就保单再做出新的信托提名或可撤销提名。

在您获得受益人书面同意之前，
您是否能识别所有当前受益人？



若要撤销（即取消）信托提名，我需要获得除我之外的
信托人或每一名受益人的同意。

保 险 受 益 人 提 名 指 南

可撤销提名

当您作为投保人做出可撤销提名时，您将继续保留对保单的全部权利和所有权。这意味着您可以随时变更或撤销提名，而无需取得受益人的同意。

投保人至少年满 18 岁才能做出可撤销提名。

只有保单的死亡利益会支付给受益人。所有生存利益会支付给您。

我可以任意处置我的保单，我的受益人都不能阻挡我！
所有生存利益，除死亡利益之外，都属于我！！



可撤销受益人提名。

可撤销提名表格

特定的“可撤销提名表格”是一份法律文件，您可以用其来分配保险公司在您死亡之后所支付的保险金。

您可向保险公司索取相关提名表格。

保险金支付

为确保您的受益人获得保单利益，您**必须通知**您的保险公司，并将填妥的“可撤销提名表格”呈交给保险公司。

保险公司会将诸如危重疾病利益等生存利益支付给您。您若过世，保单的剩余死亡保险金（若有）则会直接付给受益人。

如果任何受益人未满 18 岁，则保险金会付给其父母或法定监护人。

受益人先于投保人死亡

如果只有一名受益人，则可撤销提名会在该受益人死亡之时自动撤销。如果有一名以上的受益人，则可撤销提名会在所有受益人死亡之时自动撤销。

如果只有一名幸存的受益人，则所有过世受益人的份额会增加到幸存受益人的死亡利益份额当中。

如果有一名以上的幸存受益人，则每一死亡受益人的份额会按各幸存受益人的**初始份额成比例**的增添到其份额当中。金额按照《保险提名法》规定的公式计算。

我们现在可以拿更多吧？



**如果其中一名受益人先于我死亡，
则其份额会增加到每一名幸存受益人的权益份额当中。**

保险受益人提名指南

变更可撤销提名

做出可撤销提名的某段时间后，您可能希望变更您的提名。这可能是出于诸如离婚或孩子的出生等理由。

既然您保留对保单的全部权利和所有权，您可以随时撤销（取消）您现有的提名，并做出新的提名。

您可向保险公司索取相关提名表格。

使用特定的“可撤销提名的撤销表格”。在两名至少满 21 岁的成年见证人在场情况下，正确完整地填写“可撤销提名的撤销表格”。

您**必须通知**您的保险公司，并将填妥的“可撤销提名的撤销表格”和（新）“提名表格”呈交给保险公司。

对其它类型保单的应用

团体保险

团体保险在一份总保单条款下承保一群人。

机构（如您的雇主）通常为员工的福利购买团体保单。保险公司向机构签发总保单合同；机构因此成为投保人。

雇员个体虽没向保险公司投保，但该总保单会以员工福利的形式赋予雇员保单利益。

由于投保人（机构）在此情况下也不是生命被保险人，保险提名因此不适用于团体保单。

实际上，大多数团体保单须逐年更新，这就意味着机构可以决定转换保险公司。雇员或更换工作，这也意味着提供其团体保险的保险公司或有变更。

在这样流动的结构下，保险提名可能不太适合。

现有保单

如果您在《保险提名法》生效前有一或多份保单，则应注意如下信息：

- 如果您从未就您的保单做出任何提名，您现在则能根据《保险提名法》做出信托或可撤销提名。
- 如果您已指定您的配偶和/或子女作为受益人，您的保单则受《财产转让与产权法令》Conveyancing & Law of Property Act (CLPA)所规制，这些受益人将继续得到认可。《保险提名法》不会溯及既往地进行适用，因此不会有任何影响。如果您认为本身的个案特殊，则应寻求法律咨询以了解相关提名的法律效力。

以下任何情形若适用于您，建议您寻求法律咨询：

- 如果您先前指定的受益人不是您的配偶和/或子女，您根据新法律进行提名的能力将取决于这些提名的状态以及您现有保单的条款与条件。
- 如果您先前指定的受益人是您的配偶和/或子女以及一些其他人士或亲戚或子女以及其他人士或亲戚，您根据新法律进行提名的能力将取决于这些提名的状态以及您现有保单的条款与条件。
- 如果您先前指定的受益人是除您的配偶和/或子女以外的人士或亲戚，并且随后您更换过这些受益人或增加过其他受益人，您根据新法律进行提名的能力将取决于这些提名的状态以及您现有保单的条款与条件。

职总英康保单

职总英康 (NTUC Income) 是一家保险合作社，受《合作社法令》Cooperative Societies Act (CSA) 和《保险法令》规制。

如果您曾在 CSA 下做出提名，现在希望对提名进行变更，请联系职总英康寻求帮助。

保险受益人提名指南

附录

信托提名和可撤销提名的区别

投保人须考虑的事项	信托提名	可撤销提名
我能在我活着时保持对保单的控制吗？	不能。	能。
谁可以获得保险金？ - 生存利益 - 死亡利益	受益人两者均得。	生存利益支付给我。 受益人仅能获得死亡利益。
我能随时独自变更我的提名吗？	不能。 若要撤销提名，则须获得任何除我之外的信托人或所有受益人的同意。	能。
我能指定不是我配偶或子女的一名或多名受益人吗？	不能。 只有配偶和/或子女才能获得提名。	能。 包括配偶和/或子女在内的任何法律个体（即个人、协会或公司）均能得到提名。 对动物的提名被认定为无效提名。
我能在做出提名后订立遗嘱吗？	遗嘱对之前的信托提名无任何影响。 信托提名一旦做出，保险单则不再属于投保人。这样他不能通过遗嘱将保单予以赠送，因为他仅能通过遗嘱赠送仍旧属于他的财产。	之前的可撤销提名可以用遗嘱撤销。 注意：保险公司会按照投保人死亡之时保险公司所知的最近的有效确立的文书（可撤销提名或遗嘱）进行支付。
若我的受益人先于我死亡，会怎么办？	保险金转到死亡受益人的遗产当中。	如果仅指定了一名受益人，则提名撤销；在其它情形下，幸存的受益人分享死亡受益人的份额。
在破产情形下，保险金是否免受债权人追偿？	是。	否。 ²

² 但是，对于还未根据《公积金法令》第15条撤回的CPFIS保单，该类保单的生存保险金免受债权人追偿。

保险受益人提名指南

信托提名表格和可撤销提名表格的区别

如果每种类型的提名符合相关要求，则您的提名表格有效。

信托提名表格 (由《保险提名法》规定)	可撤销提名表格 (由《保险提名法》规定)
使用“信托提名表格”来对保单做出信托提名。	使用“可撤销提名表格”来就保单做出可撤销提名。
您必须在两名至少年满 21 岁的成年见证人在场情况下正确完整地填写表格。见证人不得是您的任何受益人或受益人的配偶。	
您可以仅提名您的配偶和/或子女。	您可以提名任何法律个体，如个人、协会或公司；或您的配偶和/或子女。 对动物的提名被认定为无效提名。
您指定的信托人必须至少年满 18 岁。按照现行法律，可以随时变更信托人。受益人也可以成为信托人。 您可以任命自己为信托人，但您不能获得保险金或代表受益人对提名的撤销表示同意。只有其他信托人才能这样做。	不需要信托人。
您必须指定每名受益人可获保险金的百分比份额。您指定的所有受益人所获百分比份额总数必须等同于保险金全额。	

填写提名表格的检查清单

- 决定您希望指定谁作为您的受益人。
- 使用适当的表格；备有特定的“信托提名表格”和“可撤销提名表格”。
- 指定您希望每一名受益人获得的利益比例，确保所有比例总和是保险金全额。
- 确保每一名受益人的全部信息准确无误。
- 确保保单的详细信息准确无误。
- 确保见证人和信托人（若有）符合“提名表格”内所列要求。
- 确保表格内所有字段均全部填妥。
- 通知保险公司您已做出提名，并将您的“提名表格”呈交保险公司。

保 险 受 益 人 提 名 指 南

提名表格列表

您可向保险公司索取相关提名表格。

表 1：信托提名

表 2：信托提名撤销

表 3：保险金信托人的任命或取消任命

表 4：可撤销提名

表 5：可撤销提名的撤销

表 6：可撤销提名的撤销通知

